Case 09-02908 Doc 1 Filed 01/30/09 Entered 01/30/09 12:15:30 Desc Main Document Page 1 of 44

B1 (Official	Form 1)(1/	08)				oannon		igo ± o	• • •				
			United No		s Bank District						Vol	untary Pe	etition
	Name of Debtor (if individual, enter Last, First, Middle): Mitchell, Maurice D.						Name of Joint Debtor (Spouse) (Last, First, Middle): Mitchell, Marla S.						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Marla Williams; AKA Marla Cooley								
(if more than XXX-XX- Street Addr	ress of Debto 35th Stree	or (No. and					Stree 23	re than one, s	state all) Joint Debtor Street			D. (ITIN) No./Cond State):	omplete EIN
					г	ZIP Code 60438	;					6	ZIP Code 0438
County of F	Residence or	of the Prin	cipal Place of	of Business		00430		ty of Reside	ence or of the	Principal Pl	ace of Busin		0430
Mailing Ad	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from stre	et address):	
					_	ZIP Code	;						ZIP Code
	Principal A from street			r									
		f Debtor				of Business	3		-			Under Which	
See Exh Corpora Partners Other (I	(Check ual (includes aibit D on partion (include	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	☐ Sing in 1 ☐ Rail ☐ Stoo	olth Care Bugle Asset Real U.S.C. § lroad leakbroker nmodity Braring Banker	isiness eal Estate a: 101 (51B)		☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi	ter 7 ter 9 ter 11 ter 12 ter 13	Od Od Natur (Chec	hapter 15 P a Foreign I hapter 15 P a Foreign I e of Debts k one box)	etition for Recog Main Proceeding etition for Recog Nonmain Procee	g gnition eding
				und	(Check box otor is a tax- er Title 26 de (the Inter	of the Unite	ganization d States	defined	are primarily condition of the second of the	§ 101(8) as idual primarily	for	Debts are business d	
- - 11 - 12 - 12 - 12 - 12 - 12 - 12 -		_	ee (Check o	ne box)				k one box:		Chapter 11		11 U.S.C. § 101	1(51D)
☐ Filing F attach s is unabl ☐ Filing F	fee to be paid igned applicate to pay fee fee waiver resigned applicate	d in installn ation for the except in in	e court's constallments. oplicable to complete to com	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals	hat the debicial Form 3A only). Must	Chec.	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent in a release that with this petition were solic	or as define liquidated den \$2,190,00 den.	d in 11 U.S.C. §	debts owed
L	Administrat									THIS	S SPACE IS I	FOR COURT USE	ONLY
Debtor	estimates that estimates that ill be no fund	it, after any	exempt pro	perty is ex	cluded and	administrat		es paid,					
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated I	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					

	Case 09-02908 Doc 1 Filed 01/30/0		.5:30 Desc Main			
B1 (Official For		Page 2 of 44 Name of Debtor(s):	Page 2			
Voluntary		Mitchell, Maurice D.				
(This page mu	st be completed and filed in every case)	Mitchell, Maria S.				
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ad Case Number:	ditional sheet) Date Filed:			
Location Where Filed:	Northern District of Illinois~Eastern Division	04B 34823-Chapter 7	9/20/04			
Location Where Filed:		Case Number:	Date Filed:			
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debte - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		hibit B			
forms 10K a pursuant to S and is reques	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b) Signature of Attorney for Debtor(s) Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan					
Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made int petition:	a part of this petition.	separate Exhibit D.)			
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	_				
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180			
	There is a bankruptcy case concerning debtor's affiliate, go					
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal ass in the United States but is a defendan	sets in the United States in nt in an action or			
	Certification by a Debtor Who Reside (Check all app		ty			
0	Landlord has a judgment against the debtor for possession	*	complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)	<u> </u>				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	nere are circumstances under which the	ne debtor would be permitted to cure			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.					
1 -	Debtor certifies that he/she has served the Landlord with t	his certification (11 H S C 8 362(III)				

B1 (Official Form 1)(1/08)

Document

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Page 3

Name of Debtor(s): Voluntary Petition

Mitchell, Maurice D. Mitchell, Marla S.

Signatures

Signature(s)	of Debtor(s)	(Individual/Joint)
Digitatus C(S)	OI DEDUCTION (S	, (11101110uuuu0001111)

I declare under penalty of perjury that the information provided in this petition is true and correct.

(This page must be completed and filed in every case)

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Joint Debtor Marla S. Mitchell

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

Signature of Attorney for Debtor(s)

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney for Debtor(s)

Melvin J. Kaplan & Associates P.C.

Firm Name

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604

Address

Email: www.financialrelief.com

(312)294-8989 Fax: (312)294-8995

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Maurice D. Mitchell Marla S. Mitchell		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Manue SMALL
Maurice D. Mitchell
Date: $ \mathcal{A} \mathcal{O}$

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Maurice D. Mitchell Marla S. Mitchell		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Maria S. Mitchell
Date: 1 29 69

or

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Maurice D. Mitchell, Marla S. Mitchell		Case No.	
		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	180,000.00		
B - Personal Property	Yes	3	9,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		200,216.37	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		559.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		50,034.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,401.92
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,926.92
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	189,000.00		
			Total Liabilities	250,809.37	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Maurice D. Mitchell,		Case No.		
	Marla S. Mitchell				
_		Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	559.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	559.00

State the following:

Average Income (from Schedule I, Line 16)	4,401.92
Average Expenses (from Schedule J, Line 18)	3,926.92
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,097.51

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	559.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,034.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		50,034.00

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B6A (Official Form 6A) (12/07)

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

single family home located at 2301 185th Street in Chicago illinois	joint owners	J	180,000.00	193,240.01
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 180,000.00 (Total of this page)

180,000.00

Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking account at Chase Bank	J	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	miscellaneous household goods and furnishings	s J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	necessary clothing and wearing apparel	J	1,000.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		(То	Sub-Tototal of this page)	al > 2,700.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	scription and Location of Propert	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	anticipating '08	tax refund	J	6,300.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
				Sub-Tot	al > 6,300.00
				(Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 01/30/09 Entered 01/30/09 12:15:30 Desc Main Case 09-02908 Document Page 13 of 44

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Maurice D. Mitchell,
	Marla S. Mitchell

Case No	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	time share		W	0.00

Sub-Total > (Total of this page)

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

9,000.00 Total > (Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (12/07)

In re	Maurice D. Mitchell,	Case No.	_
	Marla S. Mitchell		

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property single family home located at 2301 185th Street in Chicago illinois	735 ILCS 5/12-901	30,000.00	180,000.00
Checking, Savings, or Other Financial Accounts, checking account at Chase Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel necessary clothing and wearing apparel	735 ILCS 5/12-1001(a)	100%	1,000.00
Other Liquidated Debts Owing Debtor Including T anticipating '08 tax refund	ax Refund 735 ILCS 5/12-1001(b)	6,300.00	6,300.00
Other Personal Property of Any Kind Not Already time share	Listed 735 ILCS 5/12-1001(b)	0.00	0.00

Total: 39,000.00 189,000.00

Case 09-02908 Doc 1 Filed **EXEMPTION SOLUTION** 12:15:30 Desc Main Each Debtor exempts from the property of the **Exemption Solution** 12:15:30 Desc Main the following property, although it should be noted that each debtor may not have property, or equity in property, sufficient to exhaust the following allowable State Exemptions:

a.	Residence or homestead of individual, includes farm lot & buildings, condominiums, personal property or cooperative. Can be owned or leased.	\$15,000 (includes proceeds of Sale for 1 yr: 5/12-906)	*735	ILCS 5/12-901
b.	Necessary wearing apparel, Bible, school book family pictures and prescribed health aids of debtor & depende	100% nts	735	ILCS 5/12-1001 (a), (e)
c.	Any personal property of debtor	\$4,000	735	ILCS 5/12-1001(b)
d.	One motor vehicle	\$2,400	735	ILCS 5/12-1001(c)
e.	Implements, books, and tools of trade	\$1,500	735	ILCS 5/12-1001(d)
f.	Proceeds and cash value of life insurance policies and annuity contracts payable to dependents of insured.	100%	735	ILCS 5/12-1001(f)
g.	Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735	ILCS 5/12-1001(g) (1),(2)(3)
h.	Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(g) (4)
i.	Pension and retirement benefits	100%	735	ILCS 5/12-1006(a)-(d)
j.	Crime victim's reparation law awards	100%	735	ILCS 5/12-1001(h)(1)
k.	Wrongful death payments resulting from death of person of whom debtor was dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h) (2)
1.	Life insurance payments from policy insuring person of whom debtor was a dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h)(3)
m.	Payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$15,000	735	ILCS 5/12-1001(h) (4)

NOTE: Proceeds from sale of exempt personal property are also exempt. Non-exempt property converted into exempt property in fraud of creditors is not exempt. Property acquired within 6 months of the filing of bankruptcy is presumed to have been acquired in contemplation of bankruptcy. The exemptions in 735 ILCS 5/12-1001(h) extend for 2 years after the debtor's right to receive the payments accrues and, as to property traceable therefrom, for 5 years after accrual. See 735 ILCS 5/12-1001.

n.	Specific partnership property	100% of partner's interest	805	ILCS	205/25
0.	Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)	85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVER IS GREATER	735	ILCS	5/12-803
p.	Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent	100% (applies against creditors of insured)	215	ILCS	5/238
q.	Fraternal Benefit Society benefits	100%	215	ILCS	5/299.19
r.	Workmen's Compensation benefits	100%	820	ILCS	305/21
S.	Unemployment compensation benefits	100% (support claims excepted)	820	ILCS	405/1300
t.	Public Welfare benefits	100%	305	ILCS	5/11-3
u.	Property held in trust for debtor	100%	735	ILCS	5 5/2-1403
٧.	Wage garnishment	100%	735	ILCS	5/12-803 5/12-1001(b) 5/12-704
w.	Income earned or funds in possession of Chapter 13 trustee in event of conversion from Chapter 13 or dismissal of existing Chapter 13	e, 100%	735	ILCS	5/12/803
x.	Tax refund	100%	735	ILCS	5/12-1001(b)
у.	Residence held in tenancy by entireties	100%	735	ILCS	5/12-1112

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B6D (Official Form 6D) (12/07)

In re	Maurice D. Mitchell,
	Marla S. Mitchell

Case No.		

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	N L L Q U L D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1127107276 ASC 7495 New Horizon Way, Bldg 4 Frederick, MD 21703		J	first mortgage single family home located at 2301 185th Street in Chicago illinois	Ţ	A T E D			
Account No.	4	-	Value \$ 180,000.00	+			140,515.94	0.00
ASC - BK Dept. 7495 New Horizon Way Building 4 Frederick, MD 21703		J	first mortgage arrears single family home located at 2301 185th Street in Chicago illinois	1				
			Value \$ 180,000.00	_			14,392.00	0.00
Account No. 171375254 Countrywide Home Loans 450 American Street Simi Valley, CA 93065		J	second mortgage single family home located at 2301 185th Street in Chicago illinois	1				
			Value \$ 180,000.00				35,539.07	0.00
Account No. Countrywide Home Mortgage P.O. Box 650070 Dallas, TX 75265-0070		J	second mortgage single family home located at 2301 185th Street in Chicago illinois	1				
			Value \$ 180,000.00	1			2,793.00	0.00
_1 continuation sheets attached			(Total of	Subt			193,240.01	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Maurice D. Mitchell,		Case No.	
	Marla S. Mitchell			
_		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)		Hu H H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LLQUL	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0011-502-036095			time share	T	D A T E D			
Harbor Resorts Agency: Monterey Collections P.O. Box 4658 Carlsbad, CA 92018		w						
	╀		Value \$ 0.00	-			6,976.36	0.00
Account No.			Value \$					
Account No.			Y dide \$\phi\$					
			Value \$					
Account No.	T		1					
			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attached to					- 1	6,976.36	0.00	
Schedule of Creditors Holding Secured Claims			(Total of t	his 1	pag	e)	0,970.30	0.00
			(Report on Summary of So		`ota lule		200,216.37	0.00

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B6E (Official Form 6E) (12/07)

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic	support	obligations
----------	---------	-------------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

■ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Maurice D. Mitchell, Marla S. Mitchell		Case No.	
-		Debtors	-9	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) child support - Tamar Daniel at 79th & Account No. Kedzie in Chicago illinois IL Dept of Health & Family Services 0.00 **Div. of Child Support Enforcement** 201 S. Grand Avenue East J Springfield, IL 62763 559.00 559.00 Account No. **Tamar Daniel** 79th & Kedize Representing: Chicago, IL IL Dept of Health & Family Services Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 559.00 559.00 Total 0.00

(Report on Summary of Schedules)

559.00

559.00

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B6F (Official Form 6F) (12/07)

In re	Maurice D. Mitchell,		Case No.	
	Marla S. Mitchell			
•		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I QUI	[SPUTE	AMOUNT OF CLAIM
Account No. 708 895-6469 4830				T	E			
AT&T* Bankruptcy Dept., attn: Linda Adams 6021 S. Rio Grande, 1st Floor Orlando, FL 32859		J			D			335.37
Account No. 4840223			car deficiency			T	1	
Capital One Auto Finance* c/o Ascension Capital Group P.O. Box 201347 Arlington, TX 76006		J						24,458.68
Account No.			Capital One Auto Finance c/o NCO Financial Systems Inc.					,,
Representing: Capital One Auto Finance*			P.O. Box 15740 Wilmington, DE 19850-5740					
Account No. 4388641721380421/Ref: 33976337		Г		T		T		
Capital One Bank c/o Asset Acceptance P.O. Box 2036 Warren, MI 48090		J						
								2,036.07
4 continuation sheets attached			(Total of t	Sub his)	26,830.12

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	H	Hus	band, Wife, Joint, or Community	Č	U	D	·Τ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	F V J	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DA	DISPUTED	:	AMOUNT OF CLAIM
Account No. 5178-0526-5857-9830	_	ı			1'	Ė			
Capital One Bank* P.O. Box 30285 Salt Lake City, UT 84130-0285			J			D			540.41
Account No. 387292	t	t	\dashv		t	T	T	\dagger	
Fertility Center of Illinois Certified Services Inc. P.O. Box 177 Waukegan, IL 60079-0177			J						563.61
	╀	+	_		-	Ļ	╄	+	
Account No. 4190390 Highland Credit Corporation P.O. Box 270368 Littleton, CO 80127-0007			J						6,895.00
Account No. 5155-9700-2323-6769	T	t			T	T	T	Ť	
Household Bank* HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084			J						698.56
Account No. 195811	╀	+	-		+	\vdash	╁	+	
Ingalls Memorial Hospital P.O. Box 75608 Chicago, IL 60675			J						152.02
Sheet no. 1 of 4 sheets attached to Schedule of					Sub	tota	ıl	T	0.040.00
Creditors Holding Unsecured Nonpriority Claims				(Total of	his	pas	ze)	, [8,849.60

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM J AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 113-977-144-6 JcPenny/GEMB* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076 1,537.48 Account No. MITMA001 Lake Anesthesia Associates J P.O. Box 158 Flossmoor, IL 60422 91.54 Account No. 4120-6130-6793-9980 Merrick Bank* J. Attn: Bankruptcy Dept. P.O. Box 9201 Old Bethpage, NY 11804 711.65 Account No. 0010-301-127186 **Monterey Financial Svcs** P.O. Box 2669 Carlsbad, CA 92018 596.50 Account No. 5120-2550-1157-6745 Orchard Bank*Gold **HSBC Card Services** P.O. Box 80084 Salinas, CA 93912-0084 686.96 Sheet no. 2 of 4 sheets attached to Schedule of Subtotal 3,624.13

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1	u.	usband, Wife, Joint, or Community		11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTLXGEX	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. R0010368 - 03M1101065	_			T	E		
Providian Bank/Resurgence Financial c/o Chaet Kaplan Firm 5215 Old Orchard, #300 Skokie, IL 60077		J			D		8,301.72
Account No. 08-0196-08061	\dagger	\perp		+			
Quest Diagnostics c/o C.C.S Credit Collection Serv 4 Wells Avenue, Dept. 587 Newton, MA 02484		J					69.50
Account No. 935-514-1957	+	+		+		\vdash	69.50
Target* Target National Bank 3901 W. 53rd Street Sioux Falls, SD 57106-4216		J					374.95
Account No. 098518860700001	╁	<u> </u>		+		\vdash	000
Verizon Wireless* Customer Service Dept. 777 Big Timber Road Elgin, IL 60123		J					436.10
Account No. 100950621		-					400.10
Women Healthcare Ass-Dr. Biren Shah 17901 Govenors Hwy Homewood, IL 60430		J					642.60
Sheet no. 3 of 4 sheets attached to Schedule o	f		I	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				9,824.87

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	U	Þ	
MAILING ADDRESS	CODEBT	Н	DATE CLAIM WAS INCURRED AND	CONTINGENT	Ľ	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	i N	Q U	Ü	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E	I D	E D	Thirder of Chair
Account No. 6034-6218-1213-2330				T N	DZ1-QD-DAFED		
				H	D		
World Market/GEMB*		J					
Attn: Bankruptcy Dept. P.O. Box 103104		ľ					
Roswell, GA 30076							
							905.28
Account No.				T			
				L	L		
Account No.							
				L	L		
Account No.							
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of	-	-	S	Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of the				905.28
				Т	ota	ıl	
			(Report on Summary of Sc				50,034.00

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B6G (Official Form 6G) (12/07)

In re	Maurice D. Mitchell,	Case No
	Marla S. Mitchell	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-02908 Doc 1 Filed 01/30/09 Entered 01/30/09 12:15:30 Desc Main Document Page 26 of 44

B6H (Official Form 6H) (12/07)

In re	Maurice D. Mitchell,	Case No.
mie	Maurice D. Mitchell,	Case No.
	Marla S. Mitchell	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Maurice D. Mitchell			
In re	Marla S. Mitchell		Case No.	
		Debtor(s)	=	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR AND	SPOUSE		
Married	RELATIONSHIP(S): Son Son Son	1	S): 0 5 9		
Employment:	DEBTOR	•	SPOUSE		
Occupation	Delivery Driver	Account Sp			
Name of Employer	Logistics Group, LLC	Dykema Go			
How long employed	1 1/2 Months	4 1/2 Years			
Address of Employer	26555 Evergreen, Ste. 1220 Southfield, MI 48076				
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salar	y, and commissions (Prorate if not paid monthly)	\$		\$	2,650.68
2. Estimate monthly overtime		\$	0.00	\$_	0.00
3. SUBTOTAL		\$	2,544.53	\$_	2,650.68
4. LESS PAYROLL DEDUC			40= 00		
a. Payroll taxes and socia	al security	\$	435.33	\$_	443.97
b. Insurance		\$	0.00	\$_	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):	401k loan #1	\$	0.00	\$_	45.61
	401k loan #2	\$	0.00	\$ _	43.38
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	435.33	\$_	532.96
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,109.20	\$_	2,117.72
7. Regular income from opera	tion of business or profession or farm (Attach detailed sta	atement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$ _	0.00
dependents listed above	support payments payable to the debtor for the debtor's u	se or that of	0.00	\$_	0.00
11. Social security or governm (Specify): son's so	nent assistance cial security	\$	0.00	\$	175.00
		\$	0.00	\$	0.00
12. Pension or retirement inco13. Other monthly income	ome	\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$_	175.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	2,109.20	\$_	2,292.72
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from lir	ne 15)	\$	4,401	.92

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Maurice D. Mitchell			
In re	Marla S. Mitchell		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,151.86
a. Are real estate taxes included? Yes X No No No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	53.00
c. Telephone	\$	50.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	62.00
6. Laundry and dry cleaning	\$	38.00 15.00
7. Medical and dental expenses 8. Transportation (not including car payments)	\$ \$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	40.06
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$ 	0.00
c. Health	\$	0.00
d. Auto	\$	170.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· 	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other student loans	\$	88.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	559.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,926.92
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	φ	3,320.32
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
tono ning are thing of this document.		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,401.92
b. Average monthly expenses from Line 18 above	\$	3,926.92
c. Monthly net income (a. minus b.)	\$	475.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Maria S. Mitchell	Debtor(s)	Case No. Chapter	13		
	DECLARATION C	ONCERNING DEBTO	R'S SCHEDUL	ES		
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
	I declare under penalty of perjury the sheets, and that they are true and cor					

Stephenson Signature 9 Marla S. Mitchell Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Maurice D. Mitchell Marla S. Mitchell			
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$5,372.12 2009 year to date income

\$46,255.00 2008 income \$76,000.00 2007 income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT **SOURCE**

\$0.00 2009 year to date unemployment

2008 unemployment \$14.000.00 \$0.00 2007 unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS** OWING

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Resurgence Financ v. Mitchell-03M1101065

NATURE OF PROCEEDING civil

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION circuit court of cook county pendina richard j. daley center

2

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Capital One Auto Finance* c/o Ascension Capital Group P.O. Box 201347 Arlington, TX 76006 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2008

DESCRIPTION AND VALUE OF PROPERTY repossessed 2006 Chevy

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE AS

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

OF PAYEE
Melvin J. Kaplan & Associates P.C.
55 E. Jackson Blvd.
Suite 650
Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$274.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

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Best Case Bankruptcy

Document

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature

Debter

Signature

Marla S. Mitchell

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Document Page 38 of 44 United States Bankruptcy Court Northern District of Illinois

In	Maurice D. Mitchell re Marla S. Mitchell		Case N	ło.		
		Debtor(s)	Chapte	er _	13	
	DISCLOSURE OF COMPENSATI	ION OF ATTO	DRNEY FOR	DEB	TOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in contemplation.	e petition in bankrup	tcy, or agreed to be	paid to	o me, for services rendered or to	
	For legal services, I have agreed to accept		\$		3,500.00	
	Prior to the filing of this statement I have received		\$		0.00	
	Balance Due		\$		3,500.00	
2.	\$_274.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	Debtor Other (specify):					
l .	The source of compensation to be paid to me is:					
	Debtor Other (specify):					
5.	I have not agreed to share the above-disclosed compensation	with any other pers	on unless they are n	nember	s and associates of my law firm.	
	I have agreed to share the above-disclosed compensation wit copy of the agreement, together with a list of the names of the	th a person or person ne people sharing in	s who are not members the compensation is	bers or attache	associates of my law firm. A	
ó.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]					
7.	By agreement with the debtor(s), the above-disclosed fee does no	ot include the follow	ing service:			
	CER'	TIFICATION		······································		
	I certify that the foregoing is a complete statement of any agreement of a complete statement of a complete	nent or arrangement	for payment to me f	for repre	esentation of the debtor(s) in	
			an, Bennett A. Ka		ae Kaplan	
		Melvin J. Kapla 55 E. Jackson	an & Associates Bivd.	P.C.		
		Suite 650				
		Chicago, IL 60 (312)294-8989	504 - Fax: (312)294-8	995		
		www.financial				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan
Printed Name of Attorney

Address:

55 E. Jackson Blvd. Suite 650 Chicago, IL 60604

(312)294-8989

www.financialrelief.com

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Maurice D. Mitchell
Marla S. Mitchell
Printed Name(s) of Debtor(s)

Case No. (if known)

Marlaulti

Signature of Debtor

Signature of Attorney

Signature of Joint Debtor (if any)

Date

Date

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United States Bankruptcy Court Northern District of Illinois

In re	Maria S. Mitchell		Case No.	
		Debtor(s)	Chapter	13
	VEI	RIFICATION OF CREDITOR MA	TRIX	
		Number of Cr	reditors:	27
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors	s is true and	correct to the best of my
Date:	1/21/09	Mayrice D. Mitchell	Stit	all_
Date:	1/29/09	Signature of Debtor Marla S. Mitchell	lital	ell

Signature of Debtor

ASC 7495 New Horizon Way, Bldg 4 Frederick, MD 21703

ASC - BK Dept. 7495 New Horizon Way Building 4 Frederick, MD 21703

AT&T*
Bankruptcy Dept., attn: Linda Adams 6021 S. Rio Grande, 1st Floor Orlando, FL 32859

Capital One Auto Finance c/o NCO Financial Systems Inc. P.O. Box 15740 Wilmington, DE 19850-5740

Capital One Auto Finance* c/o Ascension Capital Group P.O. Box 201347 Arlington, TX 76006

Capital One Bank c/o Asset Acceptance P.O. Box 2036 Warren, MI 48090

Capital One Bank*
P.O. Box 30285
Salt Lake City, UT 84130-0285

Countrywide Home Loans 450 American Street Simi Valley, CA 93065

Countrywide Home Mortgage P.O. Box 650070 Dallas, TX 75265-0070

Fertility Center of Illinois Certified Services Inc. P.O. Box 177 Waukegan, IL 60079-0177 Harbor Resorts Agency: Monterey Collections P.O. Box 4658 Carlsbad, CA 92018

Highland Credit Corporation P.O. Box 270368 Littleton, CO 80127-0007

Household Bank*
HSBC Card Services
P.O. Box 80084
Salinas, CA 93912-0084

IL Dept of Health & Family Services Div. of Child Support Enforcement 201 S. Grand Avenue East Springfield, IL 62763

Ingalls Memorial Hospital P.O. Box 75608 Chicago, IL 60675

JcPenny/GEMB*
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Lake Anesthesia Associates P.O. Box 158 Flossmoor, IL 60422

Merrick Bank* Attn: Bankruptcy Dept. P.O. Box 9201 Old Bethpage, NY 11804

Monterey Financial Svcs P.O. Box 2669 Carlsbad, CA 92018

Orchard Bank*Gold HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084 Providian Bank/Resurgence Financial c/o Chaet Kaplan Firm 5215 Old Orchard, #300 Skokie, IL 60077

Quest Diagnostics c/o C.C.S. - Credit Collection Serv 4 Wells Avenue, Dept. 587 Newton, MA 02484

Tamar Daniel 79th & Kedize Chicago, IL

Target*
Target National Bank
3901 W. 53rd Street
Sioux Falls, SD 57106-4216

Verizon Wireless*
Customer Service Dept.
777 Big Timber Road
Elgin, IL 60123

Women Healthcare Ass-Dr. Biren Shah 17901 Govenors Hwy Homewood, IL 60430

World Market/GEMB* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076